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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/750,603	12/28/2000	Katherine E. Hayes	XER 2 0346	6753
7	590 07/15/2003			
Albert P. Sharpe, III, Esq.			EXAMINER	
7th Floor	agan, Minnich & McKee	, LLP	AKERS, GEOFFREY R	
1100 Superior Avenue Cleveland, OH 44114-2518			ART UNIT	PAPER NUMBER
,			3624	
			DATE MAILED: 07/15/2003	

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application	Applicant(s)	DZ
Office Action Summary	09/75060		
· · · · · · · · · · · · · · · · · · ·	Examiner	Art Unit	Confirmation No.
- The MAILING DATE of this communication	appears on the cover she		nce address -
Period for Reply	2		
A SHORTENED STATUTORY PERIOD FOR REPLY COMMUNICATION.	IS SET TO EXPIRE 3	MONTH(S) FROM THE MAILIN	NG DATE OF THIS
 Extensions of time may be available under the provisions from the mailing date of this communication. If the period for reply specified above is less than thirty (If NO period for reply is specified above, such period she Failure to reply within the set or extended period for reply. Any reply received by the Office later than three months. 	30) days, a reply within the statutory all, by default, expire SIX (6) MONT will, by statute, cause the applicati	minimum of thirty (30) days will be con HS from the mailing date of this commu on to become ABANDONED (35 U.S.C	sidered timely. Inication. 8 1331
term adjustment. See 37 CFR 1.704(b). Status			·
Besponsive to communication(s) filed on _	6/6/07		
This action is FINAL . This action	is non-final.		
Since this application is in condition for allow accordance with the practice under Ex parte	wance except for the formal	matters, prosecution as to the	ne merits is closed
Disposition of Claims		O.O. 210.	
Claim(s)		is/are pending in this	application
Of the above claim(s)	is/are withdrawn from	is/are withdrawn from consideration.	
Claim(s)	is/are allowed.	is/are allowed	
Claim(s)	is/are rejected	is/are rejected.	
Claim(s)	Claim(s)		
Claim(s)		is/are objected to are subject to restriction or election	
Application Papers		requirement.	ion of election
The proposed drawing correction, filed on If approved, corrected drawings are required	is approving approving a position in reply to this Office action	ed or disapproved by the E	xaminer.
The drawing(s) filed on is/an Applicant may not request that any objection	e accepted or obje to the drawing(s) be held in	cted to by the Examiner. a abeyance. See 37 CFR 1.85(a).
The specification is objected to by the Exami	ner.		
The oath or declaration is objected to by the	Examiner.		
riority under 35 U.S.C. §§ 119 and 120			
Acknowledgment is made of a claim for foreign	gn priority under 35 U.S.C.	§ 119 (a)-(d) or (f).	
All Some* None of the:			
Certified copies of the priority	y documents have been rec	eived. eived in Application No	
Copies of the certified copies	of the priority documents to	nave heen received	·
*Certified copies not received:	tion from the International B	ureau (PCT Rule 17.2(a)).	
Acknowledgment is made of a claim for dome	estic priority under 35 U.S.C	§ 119(e) (to a provisional ap	plication).
The translation of the foreign langua Acknowledgment is made of a claim for dome	ge provisional application h	as been received.	
trachment(s)			
Information Disclosure Statement(s), PTO-14 Notice of References Cited, PTO-892 Notice of Draftsperson's Patent Drawing Revi		Interview Summary, PTO-413 Notice of Informal Patent App Other	lication, PTO-152
S Patent and Trademark Office rO-326 (07/01)	DR	GEOFFREY R. ARENS, FOR. PRIMARY EXAMINER	Part of Paper No

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DETAILED ACTION

Response to Amendment

- 1. This action is issued in response to applicant's Amendment A(Paper #6) filed 6/6/03.
- 2. Claims 1,10,16 were amended. New claims 20-22 were added. No claims were deleted.
- 3. Claims 1-22 including newly added and amended claims are pending.

Claim Rejections - 35 USC § 103

- 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 5. Claims 1-22 are rejected under 35 USC 103(a) as unpatentable over Egendorf(US Pat. No: 6,411,940) in view of Melen(US Pat. No:5,956,391) and further in view of Ensel(US Pat. No: 6,493,685).
- 6. As per claims 1-22 Egendorf teaches an Internet billing system(Abstract)(Fig 1)(Fig 2) in which items of interest(Fig 2/15) are displayed and whereby the operation is described by outputs(Fig 2/16/13)(Fig 3/23/25)(col 2 line 58-col 4 line 30) as well as billing different accounts with different strategies(col 6 lines 22-60) and a descriptor of items(col 3 lines 11-25) as well as a transaction completion mark(col 5 lines 38-55) as well as an impression(col 5 lines 25-28). Melen teaches that the billing information is output at a terminal which may be a printer(Fig 4) as

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well as storing the billing strategy in machine readable form(col 8 line 25-49). Ensel teaches a configurable billing system incorporating a plurality ofc means for recording the delivery of aspects of products from billers(Fig 1/5/10/15) as well as bill publication and customer payment mechanisms(Abstract)(Figs 8-10)(col 3 line 41-col 5 line 26). It would have been obvious to one skilled in the art at the time of the invention to combine Egendorf in view of Melen to teach the above. The motivation to combine is to teach a method of buying articles and services offered through the Internet and offered through credit card means as enunciated by Melen(col 3 line 62-col 4 line 10). It also would have been obvious to one skilled in the art at the time of the invention to combine Egendorf in view of Melen and further in view of Ensel to teach the disclosure. The motivation to combine is to teach a method of providing attractive financial opportunities for billers, guaranteeing customer security, and avoids disruptions in a biller's operational environment as enunciated by Ensel(col 3 lines 33-40).

Claim Rejections - 35 USC § 112

- 7. The following is a quotation of the second paragraph of 35 U.S.C. 112:
 - The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
- 6. Claims 1-19 are further rejected under 35 USC 112(2nd) for failing to point out and precisely claim what applicant regards is the invention. Independent claims 1, 6 15,16,19 are overly broad. Additionally, applicant is requested to delineate in precise detail the algorithms

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defining the function of the billing meters with appropriate equations, flowcharts or relevant description.

Response to Arguments

8. Applicant's arguments with respect to claims 1-22 have been considered but are moot in view of the additional necessitated new ground(s) of rejection.

Conclusion

9. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL.** See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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10. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA

July 10, 2003

OR. GEOFFREY R. AKERS, P.E. PRIMARY EXAMINER